

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Brian M. Baker  
Debtor

Case No. 18-00792-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 19

Date Rcvd: Jun 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2018.

db                   #+Brian M. Baker, 150 Mont Alto Road, Fayetteville, PA 17222-1082  
5028428            +Brook N. Baker, 6527 Penn National Drive, Fayetteville, PA 17222-9658  
5028432            Guilford Township Authority, 115 Spring Valley Road, Chambersburg, PA 17202-8414  
5028433            +Guilford Water Authority, 115 Spring Valley Road, Chambersburg, PA 17202-8414  
5028434            +KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538  
5028438            +Patricia A. Baker, 138 North Potomac Street, Waynesboro, PA 17268-1246  
5028440            +Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201-2233  
5028441            Summit Physician Services, c/o Peerless Credit Services, Inc., PO Box 518, Middletown, PA 17057-0518

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5028427           EDI: ARSN.COM Jun 25 2018 23:23:00       ARS National Services Inc., PO Box 469046, Escondido, CA 92046-9046  
5028429           EDI: CAPITALONE.COM Jun 25 2018 23:23:00      Capital One, PO Box 71083, Charlotte, NC 28272-1083  
5028430           +EDI: CHASE.COM Jun 25 2018 23:23:00      Chase, PO Box 15298, Wilmington, DE 19850-5298  
5028431           EDI: MID8.COM Jun 25 2018 23:23:00      GE Capital Retail Bank, c/o MCM, PO Box 60578, Los Angeles, CA 90060-0578  
5028435           EDI: RMSC.COM Jun 25 2018 23:23:00      Lowe's, PO Box 530914, Atlanta, GA 30353-0914  
5028436           EDI: AGFINANCE.COM Jun 25 2018 23:23:00    One Main Financial, PO Box 742536, Cincinnati, OH 45274-2536  
5029613           +EDI: PRA.COM Jun 25 2018 23:23:00      PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5028437           +E-mail/Text: bankruptcy@loanpacific.com Jun 25 2018 19:40:53      Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071  
5028439           +EDI: RMSC.COM Jun 25 2018 23:23:00      PayPal Credit, PO Box 960080, Orlando, FL 32896-0080  
5028442           E-mail/Text: bankruptcy@firstenergycorp.com Jun 25 2018 19:40:23      West Penn Power, PO Box 3687, Akron, OH 44309-3687  
5028443           EDI: PRA.COM Jun 25 2018 23:23:00      Zales, c/o Portfolio Recovery Assoc, LLC, PO Box 41067, Norfolk, VA 23541-1067

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\*               +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2018 at the address(es) listed below:

Aaron John Neuhardt on behalf of Debtor 1 Brian M. Baker aneuhardt@neuhardtlaw.com, smartin@neuhardtlaw.com

James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com  
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Brian M. Baker**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4480**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:18-bk-00792-RNO**

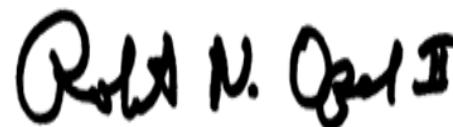
**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brian M. Baker

**By the  
court:**

June 25, 2018



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**